

## 4. Report Applications

There are a variety of different uses for MTCS reports. This section highlights some of the important data fields in the report and describes the ways MTCS users can use the data contained in this report

HUD intends users to challenge information contained in MTCS reports because often, upon further investigation, the problems or issues may be different than they appear in MTCS. Use MTCS data and reports as a starting point for discussion, investigation, research, and analysis.

### 4.1. Key Data Fields

- **Average Annual Income** field can be an important indicator of resident self-sufficiency. PHAs can use this data to monitor the economic well-being of their resident populations. This field calculates the average annual income for the program type selected.
- A PHA recently asked at an MTCS training where they could get more information about the incomes earned by families in their PHA. The **Distribution by Source of Income** on the Income Report provides users with the percent of families that reported income in a series of different income categories (e.g., asset income, child support, or military pay). The sources of income fields reflect all sources listed on the Form HUD-50058.

## 4.2. PHA Uses for the Report

- **Conduct research**

PHAs can use information from the Income Report to support research activities on residents' economic well-being. The report offers several different ways to look at aggregate tenant income for all families, new admissions, and families ending participation.

One PHA accessed its Income Report to gain a better understanding of the population in its Public Housing program. The PHA wanted to compare its tenants to all other families in Public Housing within the PHA's Field Office jurisdiction. It discovered from the report extract below that it served a higher income population than PHAs in the Field Office's jurisdiction.

MTCS –Income Report			
Program: Public Housing			
Distribution by Income		FO123	HA001
	\$0	2	3
Distribution	\$1 - \$5,000	5	4
	<b>\$5,001 - \$10,000</b>	<b>54</b>	<b>39</b>
by Income	\$10,001 - \$15,000	23	19
	\$15,001 - \$20,000	10	14
	<b>\$20,001 - \$25,000</b>	<b>4</b>	<b>11</b>
	\$25,001 - \$30,000	2	6
	\$30,001 - \$35,000	1	2
	\$35,001 - \$40,000	0	3
	\$40,000 - \$45,000	0	1
	\$45,001 - \$50,000	0	0
	Above \$50,000	0	1

The PHA found that the majority of Public Housing residents in the Field Office's jurisdiction (54 percent) earn between \$5,001 - \$10,000, while only 39 percent of the its families did. In contrast, 11 percent of the PHA's Public Housing families earned between \$20,001 and \$25,000 annually compared to the 4 percent average in the Field Office's jurisdiction. With further investigation, the PHA can compare income sources between the PHA and the Field Office to determine the reasons behind its residents seeming economic prosperity.

- **Plan and administer programs**

Another way PHAs can use data in the Income Report is to monitor the incomes of assisted families as they enter and exit the PHA. This type of monitoring can support further analysis of the PHA's self-sufficiency initiatives.

A comparison of the same PHA's Income Report data shows that the vast majority of its Public Housing residents (78 percent) show their primary source of income to be from other wages. Data about new admission supports the theory that this PHA's population is more self-sufficient. All of its new admissions (100 percent) within the past twelve months indicate their primary source to be other wages.

<b>MTCS –Income Report</b>			
<b>Program: Public Housing</b>			
<b>Distribution by Primary Source of Income</b>		<b>FO123</b>	<b>HA001</b>
	With any asset income	21	0
Distribution	With any child support	3	0
	With any federal wage	1	0
by Last Reported	With any general assistance	1	0
	With any HA wage	0	0
Source of Income	With any Indian Trust/per capita	0	0
	With any military pay	0	0
	With any own business	0	0
	With any other nonwage	3	2
	With any other wage	21	<b>78</b>
	With any pension	10	4
	With any Social Security	45	13
	With any SSI	34	11
	With any TANF	20	2
	With any unemployment assistance	1	0
<b>Distribution by Primary Source of Income – New Admissions Only</b>		<b>FO123</b>	<b>HA001</b>
	With any asset income	17	0
Distribution	With any child support	3	0
	With any federal wage	1	0
by Last Reported	With any general assistance	3	0
	With any HA wage	0	0
Source of Income	With any Indian Trust/per capita	0	0
	With any military pay	0	0
	With any own business	0	0
	With any other nonwage	3	0
	With any other wage	24	<b>100</b>
	With any pension	8	0
	With any Social Security	32	0
	With any SSI	28	0
	With any TANF	20	0
	With any unemployment assistance	1	0
<b>Distribution by Primary Source of Income – End of Participations Only</b>		<b>FO123</b>	<b>HA001</b>
	With any asset income	14	0
Distribution	With any child support	4	0
	With any federal wage	1	0
by Last Reported	With any general assistance	1	0
	With any HA wage	0	0
Source of Income	With any Indian Trust/per capita	0	0
	With any military pay	1	0
	With any own business	0	0
	With any other nonwage	4	0
	With any other wage	22	<b>75</b>
	With any pension	11	0

	With any Social Security	50	<b>25</b>
	With any SSI	35	0
	With any TANF	11	0
	With any unemployment assistance	0	0

The emphasis on wage-related income continues when residents discontinue their participation in the PHA's Public Housing program. Three-quarters of the end of participations submitted by the PHA indicate their primary source of income continued to be other wages.

PHAs can use this information to improve the types of services they deliver to their Public Housing and Section 8 program participants. A comparison across programs may help a PHA determine if it should improve its economic self-sufficiency programs for its Public Housing residents based on the successes of its Section 8 tenant-based participants.

### 4.3. HUD Uses for the Report

- **Analyze PHA performance**

HUD staff can use the Income Report to support reviews of PHA operations and programs. The Income Report can provide data to support a review of income targeting requirements. To assist PHAs implement this requirement, HUD staff can generate this report to analyze income Public Housing residents incomes by project.

After a review of the income data in the Resident Characteristics Report, one Field Office turned to the Income Report for more information about resident incomes. The Field Office generated the following report and found that residents' incomes varied by project.

MTCS – Income Report				
<b>Program: Public Housing</b>				
Families Reported	<b>HA123</b>	<b>HA123001</b>	<b>HA123002</b>	<b>HA123003</b>
Number of Families Reported	612	59	46	31
Average Annual Income (\$)	11,967	12,667	11,189	9,998
<b>Distribution by Income</b>		<b>HA123</b>	<b>HA12301</b>	<b>HA12302</b>
	<b>HA12303</b>			
	\$0	4	2	2
Distribution	\$1 - \$5,000	17	19	9
by Income	\$5,001 - \$10,000	33	28	16
	\$10,001 - \$15,000	19	14	20
	\$15,001 - \$20,000	17	26	24
	\$20,001 - \$25,000	9	7	24
	\$25,001 - \$30,000	3	2	0
	\$30,001 - \$35,000	2	3	4
	\$35,001 - \$40,000	1	0	2
	\$40,000 - \$45,000	0	2	0
	\$45,001 - \$50,000	0	0	0
	Above \$50,000	0	0	0

The Income Report showed Field Office staff that the PHA's project "003" had a concentration of residents (48 percent) in the \$5,001 - \$10,000 income category. By contrast, project "002" had a more even distribution of incomes and appeared to be the highest income development in the PHA. Further investigation by Field Office staff with the help of the PHA found that project "003" is located near work opportunities for Public Housing residents while project "003" is more isolated and far from public transportation.